

Information to identify the case:

Debtor 1 Rachel A. Reda
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **16-21339-GLT**

Social Security number or ITIN **xxx-xx-1463**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rachel A. Reda
aka Rachel Sobczak

7/12/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rachel A. Reda
Debtor

Case No. 16-21339-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Jul 13, 2021

User: aala
Form ID: 3180W

Page 1 of 4
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:

Recip ID	Recipient Name and Address
db	+ Rachel A. Reda, 511 York Ave, Ellwood City, PA 16117-1466
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ US Bank Trust National Association, as Trustee of, 323 5th Street, Eureka, CA 95501-0305
14287447	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15341295	+ MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15068432	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
15074140	+ Nationstar Mortgage, LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
14288131	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047
15181064	+ US Bank Trust National Association,, as Trustee of FW Series I Trust, 323 5th Street, Eureka, CA 95501-0305

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 14 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2021 23:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 14 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2021 23:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Jul 14 2021 03:13:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bncmail@w-legal.com	Jul 13 2021 23:14:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14224386	EDI: BECKLEE.COM	Jul 14 2021 03:13:00	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14224409	EDI: BECKLEE.COM	Jul 14 2021 03:13:00	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701

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14210099	+ EDI: RMSC.COM	Jul 14 2021 03:13:00	Amazon, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14210100	+ EDI: AMEREXPR.COM	Jul 14 2021 03:13:00	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
14210102	EDI: BANKAMER.COM	Jul 14 2021 03:13:00	Bank of America, PO Box 982238, El Paso, TX 79998
14210101	+ EDI: BANKAMER.COM	Jul 14 2021 03:13:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14271565	+ EDI: WFNNB.COM	Jul 14 2021 03:13:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14210103	+ EDI: CAPITALONE.COM	Jul 14 2021 03:13:00	Cabela's Club, PO Box 82519, Lincoln, NE 68501-2519
14210104	+ Email/Text: cms-bk@cms-collect.com	Jul 13 2021 23:14:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14276623	EDI: BL-BECKET.COM	Jul 14 2021 03:13:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14210105	+ EDI: CAPITALONE.COM	Jul 14 2021 03:13:00	Capital One/Boscov's, PO Box 30253, Salt Lake City, UT 84130-0253
14210107	EDI: DISCOVER.COM	Jul 14 2021 03:13:00	Discover, PO Box 30943, Salt Lake City, UT 84130
14218064	+ EDI: DISCOVER.COM	Jul 14 2021 03:13:00	Discover Bank, Discover Products INC, P.O. Box 3025, New Albany Ohio 43054-3025
14210106	EDI: JPMORGANCHASE	Jul 14 2021 03:13:00	Chase, PO Box 15298, Wilmington, DE 19850
14210108	+ Email/Text: PBNCNotifications@perituservices.com	Jul 13 2021 23:14:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14248283	+ EDI: MID8.COM	Jul 14 2021 03:13:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14210109	+ EDI: RMSC.COM	Jul 14 2021 03:13:00	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14286212	EDI: Q3G.COM	Jul 14 2021 03:13:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14214663	EDI: RECOVERYCORP.COM	Jul 14 2021 03:13:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14952627	+ Email/Text: bncmail@w-legal.com	Jul 13 2021 23:14:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
15367288	+ Email/Text: bknotices@snsc.com	Jul 13 2021 23:14:00	U.S. Bank Trust National Association as Trustee of, the Bungalow Series IV Trust, C/o Sn Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14282941	EDI: CAPITALONE.COM	Jul 14 2021 03:13:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, NA

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cr	Federal National Mortgage Association
cr	MTGLQ INVESTORS, L.P.
cr	MTGLQ Investors, L.P.
cr	Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	Seterus, Inc., as the authorized subservicer for F
14225464 *+	Amazon, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14225465 *+	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
14225466 *P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
14225467 *+	Cabela's Club, PO Box 82519, Lincoln, NE 68501-2519
14225468 *+	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14225469 *+	Capital One/Boscov's, PO Box 30253, Salt Lake City, UT 84130-0253
14225471 *P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 30943, Salt Lake City, UT 84130
14225470 *P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850
14225472 *+	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14225473 *+	PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14225474 *+	Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077
15182460 *+	US Bank Trust National Association, as Trustee of FW Series I Trust, 323 5th Street, Eureka, CA 95501-0305
14210110 ##+	Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077

TOTAL: 6 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor MTGLQ INVESTORS L.P. bnicholas@kmllawgroup.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. heather@mvrlaw.com, Michelle@mvrlaw.com
Jeniece D. Davis	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joseph A. Dessoye	on behalf of Creditor Bank of America NA pawb@fedphe.com
Maria Miksich	on behalf of Creditor MTGLQ Investors L.P. mmiksich@kmllawgroup.com
Michael C. Eisen	on behalf of Debtor Rachel A. Reda attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com

TOTAL: 10